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ABSTRACT

This study, conducted in 2000-01, investigated young mothers' experiences with the receipt of Temporary Assistance for Needy Families (TANF), focusing on whether changes in the TANF application process for teen parents were needed, whether the TANF system inappropriately led to teen exits, and whether local welfare offices were effectively engaging teen parents in the TANF system. This report presents findings from Atlanta, Boston, and Chicago. Surveys of young mothers within each community found that teen mothers had trouble accessing and keeping TANF benefits, many teen parents were not staying on-track in school, and teen parents were not accessing assistance programs. Recommendations for the federal TANF reauthorization efforts include helping teen parents meet TANF requirements by providing a traditional compliance period and training local TANF office caseworkers as teen specialists; extending the focus on education to older teen parents by not starting the time-limit clock for teen parents participating in education or training; and increasing access to TANF and other assistance programs, particularly for needy teen parents, by requiring state plans to include outreach programs. (Contains 18 footnotes, 4 charts, and 2 tables.) (SM)

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CIR

KNOCKING ON THE DOOR:

BARRIERS TO WELFARE AND OTHER ASSISTANCE FOR TEEN PARENTS

A THREE-CITY RESEARCH STUDY

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CENTER FOR IMPACT RESEARCH

Atlanta
Boston
Chicago

APRIL 2002

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Executive Summary

The 1996 welfare reform legislation, which established the Temporary Assistance for Needy Families (TANF) program, sought, among other purposes, to move recipients off of welfare and into work and to prevent long-term welfare receipt. Policymakers recognized that concentrating on teen parents was an important part of tackling the problem of long-term receipt of welfare: although teen parents represent only about five percent of the overall TANF caseload, historically about 50 percent of adult welfare recipients began parenting as teens. The legislation adopted a new approach for minor teen parents, creating two major requirements — commonly known as the "living arrangement rule" and the "stay-in-school rule." The first required unmarried, custodial teen parents under age 18 to live at home or in an adult-supervised setting, and the second required that they participate in school or approved training until obtaining a high school diploma or General Educational Development (GED) equivalency diploma.

In the years since 1996, some states have reported greater declines in the number of teen parents receiving TANF relative to the general caseload declines. Limited qualitative information indicated that some teens were being turned away at local TANF offices, without having the opportunity to complete applications — that is, they were knocking on the door but not getting in. Because TANF can have an important role in helping low-income teen parents stay on track towards economic independence, this information alarmed teen parent advocates and led the Center for Impact Research (CIR) to conduct a collaborative survey project in Chicago to determine what was happening to teen mothers who were in need of assistance. The Chicago survey was replicated in Boston and Atlanta, and this report highlights the collective findings across the three sites. In conducting the survey, CIR intended that about half of the respondents in all three sites were current recipients of TANF assistance and half were not.

Findings

Teen Parents Have Trouble Accessing and Keeping TANF Benefits

The three surveys found that some teen parents were not getting the opportunity to apply for TANF benefits and others were having trouble keeping TANF benefits once they received them.

- Between 16 percent and 46 percent of those not receiving TANF who had tried to apply were "turned away at the door" and did not complete applications. Another 12-19 percent completed applications but were never contacted by the TANF agency. Approximately 50-60 percent of those who applied and were determined to be ineligible reported that it was due to not meeting school participation, living arrangement, or other requirements (besides income).

- About 18-25 percent of those respondents currently receiving TANF had previously had their assistance cut off or reduced; reasons most often cited included missing school or appointments with their caseworker. Many of these teen parents reportedly missed school or were unable to attend appointments due to illness or lack of child care.

Overall, results indicate that some needy teen parents are not receiving assistance due to a combination of two main factors: (1) caseworkers not always being fully familiar with teen parent-specific TANF policy and (2) teen parents not being allowed time to come into compliance with TANF requirements.

Many Teen Parents Are Not Staying "On-Track" with School

Helping teen parents stay in school and complete their education is critical to their ability to gain the skills necessary to succeed in the labor market. However, the surveys found that many older teen parents (generally 18- and 19-year-olds) have not received a high school diploma or GED, and some minor teens are not in school.

- In Chicago and Atlanta, close to one-fourth of minors were not in school at the time of the survey, and one-half of them were not on track with their education. Over 90 percent of the minors who *were* in school were on track.

- In Atlanta, only one-half of the older respondents (over age 18) who were not in school had a high school diploma or GED.

- Having a high school diploma or GED was associated with greater employment opportunities and higher pay.

Teen Parents Are Not Accessing Assistance Programs

Besides having problems obtaining TANF benefits, some teen parents in these surveys do not access other health and social services that they may be eligible for — and which they may need to ensure their economic self-sufficiency.

- Teens who were receiving TANF were more likely than those not receiving TANF to be accessing other assistance programs, such as medical assistance, child care, food stamps, and the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC).

- Many assistance programs appear to be under-utilized by teen mothers, regardless of TANF receipt.

- In one city, as many as 31 percent of the respondents who had never applied agreed with the survey question that TANF was "too much hassle."

RECOMMENDATIONS

While there have been worthwhile efforts directed at helping low-income teen parents (including some noteworthy models in the three states profiled in this report), it is evident that there is still much work to be done. Based on the findings from the three sites, CIR recommends the federal TANF reauthorization efforts include provisions to:

- Help teen parents meet TANF requirements by providing a transitional compliance period and by training local TANF office caseworkers as teen specialists;[1]

Many teen parents are apparently being viewed as ineligible for TANF when they walk into the local office or at the time of application. By providing a transitional compliance period, teen parents who do not already meet TANF requirements can be helped to access needed assistance and to comply with program rules. In addition, it is important that some caseworkers be trained to work specifically with teen parents.

- Extend the focus on education to older teen parents by not starting the time-limit clock for teen parents participating in education or training;

Because parenting usually disrupts a teen's schooling, teen parents should receive additional encouragement and support to complete their education/training or GED, even if it means staying in a school or program past age 18. These older teens should not have their TANF time-limit clock ticking while they are participating in educational activities — educational activities that will make them more likely to reach economic self-sufficiency.

- Increase access to TANF and other assistance programs, particularly for needy teen parents, by requiring state plans to include outreach efforts.

In addition to having trouble accessing TANF benefits, some teen parents are apparently not gaining access to other assistance programs such as WIC, food stamps, Medicaid, and child care subsidies. Eligible low-income families, including those of

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1 "Teen Specialist" refers to a TANF intake worker or caseworker who has received training on adolescent development and teen parent-specific public assistance programs and policies.

teen parents, would benefit from improved outreach and education in order to increase access to these important programs.

- ▲ Conduct a federally-funded study of a representative sample of teen parents (both those who are receiving TANF benefits and those who are not) to examine a variety of questions about access and participation in TANF and related assistance programs.

If we learn more about how teen parents are faring, we will be able to develop better policies and programs to respond to their needs and those of their children. In fact, the preliminary findings of the CIR Chicago study and other local qualitative data[2] contributed to efforts by the Illinois Department of Human Services (IDHS) to make adjustments to its programs, including the appointment and training of intake specialists to work with teens in local TANF offices throughout Illinois.

2 See Kevin Roy and Glibel Gomez, *Teen Parents and Welfare Reform in Illinois: A Public Policy Report*. Chicago, IL: The Illinois Caucus for Adolescent Health, 1999.

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Introduction and Project Background

The 1996 welfare reform legislation, which established the Temporary Assistance for Needy Families (TANF) program, sought, among other purposes, to move recipients off of welfare and into work and to prevent long-term welfare receipt. Policymakers recognized that concentrating on teen parents was an important part of tackling the problem of long-term receipt of welfare: although teen parents represent only about 5 percent of the overall TANF caseload, historically about 50 percent of adult welfare recipients began parenting as teens.[3] The legislation adopted a new approach for minor teen parents, creating two major requirements — commonly known as the "living arrangement rule" and the "stay-in-school rule."

If teens finish their education, they and their children will be much more likely to avoid long-term poverty and dependence on welfare. The potential returns on investment in education are beyond dispute: low basic skills are the most common obstacle to moving from welfare to work.[4] Teen parents who finish high school and gain basic skills, therefore, significantly improve their chances of maintaining independence from welfare over the long term.

Under TANF, unmarried, custodial teen parents under age 18 generally must live in an adult-supervised setting in order to receive assistance. There is, however, some flexibility allowed for states. For example, if a teen's current situation would jeopardize the emotional health and safety of the teen or her child, other living arrangements can be approved.

Further, for unmarried, custodial teen parents under age 18 to receive TANF benefits, they must participate in school or approved training until obtaining a high school diploma or General Educational Development (GED) equivalency diploma. Teens are exempt from participation if they have a child less than twelve weeks old.

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3 Jodie Levin-Epstein, Christine Grisham, and Myra Batchelder, *Comments to the U.S. Department of Health and Human Services Regarding Teen Pregnancy Prevention and Teen Parents Provisions in the Temporary Assistance for Needy Families (TANF) Block Grant*. Washington, DC: Center for Law and Social Policy, November 30, 2001.

4 Julie Strawn, *Beyond Job Search or Basic Education: Rethinking the Role of Skills in Welfare Reform*. Washington, DC: Center for Law and Social Policy, April 1998, p. 10.

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There can be variations in approaches to this requirement across states, some of which are addressed below.

In addition, according to federal policy, minor teen parents who are not heads of households do not have their months of TANF receipt count towards the federal 60-month time limit. In other words, the TANF clock does not start on these teens until age 18.

These requirements are meant to help teen parents "stay on track" and prevent them from being dependent on public assistance over the long term. Keeping them in school and in stable living arrangements is intended to serve this purpose, and it is therefore important to provide full access to TANF for teen parents in need. However, there is evidence that these policies may be serving to deter needy teen parents from applying for TANF or having the unintended consequence of "turning away" potentially eligible teen parents who face difficulties in meeting the requirements.

Since the implementation of the 1996 welfare reform legislation, teen parent service providers and advocates have reported that some teens have been turned away at the door when they have attempted to apply for TANF assistance because of the living arrangement and education requirements.[5] According to government statistics, in some states the number of teen mothers receiving assistance has dropped at a higher rate than the decline in the general caseload.[6] While the reasons for this are not entirely clear, advocates were concerned that the new restrictions on TANF receipt were preventing teens who needed this support from enrolling. In addition, because TANF is often the point of entry for young parents into the social services system, advocates were concerned that teens who were not on TANF were also not completing their education or accessing services, such as food stamps, child care, medical care, and housing, that they and their children need to become healthy, independent families.

In 2000-2001, the Center for Impact Research (CIR) in Chicago, in collaboration with the Center for Law and Social Policy in Washington, DC, the Alliance for Young Families in Boston, and the Georgia Campaign for Adolescent Pregnancy Prevention, conducted survey research to obtain more information from the young mothers themselves about their experiences with TANF receipt. CIR undertook this

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5 For information on a study done in Los Angeles County, see Martha Mathews and Shannon Shelley, "Turned Away, Misinformed, Denied — Teen Parents' Experiences in Welfare Offices." *Youth Law News*, July-August 1999. See also Kevin Roy and Glibel Gomez, *Teen Parents and Welfare Reform in Illinois: A Public Policy Report*. Chicago, IL: The Illinois Caucus for Adolescent Health, 1999.

6 U.S. Department of Health and Human Services, Administration for Children and Families, Office of Planning, Research, and Evaluation, *Temporary Assistance for Needy Families (TANF) Program: Third Annual Report to Congress*. Washington, DC: Author, August 2000.

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research to determine if changes in the TANF application process for teen parents are needed, whether the TANF system inappropriately leads to teen exits, and whether local welfare offices are effectively engaging teen parents in the TANF system. CIR also set out to identify any issues that would enable social service and advocacy organizations to ensure that teen parents are not falling through the cracks.

This report represents a summary of key findings across three sites: Atlanta, Boston, and Chicago (separate reports on each site are also available — see p. 25). Within the federal framework, each state has its own policies regarding teen parents and TANF (see p. 9). Each state also has programs that are intended to serve needy teen parents, often regardless of TANF receipt (see p. 10). This report attempts to combine the survey data into a meaningful whole, despite differences across sites. Our findings demonstrate the need for important changes within the federal TANF program, which is currently under consideration for reauthorization.

A Look at the Three Sites

For this report, CIR and its partners surveyed approximately 1,500 young mothers in Atlanta, Boston, and Chicago. In this section, we offer brief background information on teen birth rates, TANF policy, and state programs for teen parents in Georgia, Illinois, and Massachusetts.

Teen Births

In 2000, Georgia had the sixth highest rate of teen births in the country: 64.2 per 1,000 girls aged 15 to 19.[7] Illinois ranked 18th with a rate of 49.5 per 1,000 girls aged 15 to 19. Massachusetts ranked 48th with 27.1 births per 1,000 girls aged 15 to 19.

TANF Policy

Each of the states included in this study implements the requirement that minor teen parents need to be living in approved, adult-supervised settings to be eligible for TANF, with exemptions made in certain situations.

In terms of the "stay-in-school" requirement, there are minor variations across the three states. In general, these states are making efforts to encourage all teen parents who are receiving TANF to participate in education or training, unless they have a child less than 12 weeks of age. Some state-specific provisions include:

- In Georgia, an exception to full-time education or training participation is made for 18- to 20-year-olds who are working full-time — they may continue to work but are expected to participate in a GED program or education related to employment to the extent possible.

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7 From the National Campaign to Prevent Teen Pregnancy, available online: www.teenpregnancy.org. Original source for rates: J.A. Martin, B.E. Ventura, F. Menacker, and M.M. Park, "Births: Final data for 2000," *National Vital Statistics Reports, 50*(5), 2002.

- In Illinois, 18- and 19-year-olds may be assigned to work activities or training instead of school on the basis of an individualized assessment that educational activities are inappropriate.

- In Massachusetts, any teen parent (under age 20) who has not graduated from high school or obtained a GED must either be a full-time student in secondary school or participate in a GED program along with an approved activity for a minimum of 20 hours per week.

State Programs for Teen Parents

As part of the 1996 welfare reform, Georgia created a statewide teen pregnancy initiative that established 27 comprehensive teen clinics with "Resource Mothers" for outreach to teen mothers, as well as parenting classes. In 2000, the Department of Human Resources received state funding to begin administering a network of six "Second Chance Homes," which provide housing for teen parents. The programs became operational in 2001. Prior to 1996, Georgia operated five school-linked clinics as part of a special Title X (family planning) teen initiative, as well as funded school-based child care for teen mothers in three Atlanta schools.

The Illinois Teen Parent Services (TPS) program began in 1994, as the Teen Parent Initiative, mandating that all pregnant and parenting teens who are receiving cash assistance participate in a case management program. TPS also serves non-TANF recipients, although their participation is not mandatory. One goal of TPS is the prevention of subsequent teen pregnancies. The services provided through this program include case management, counseling, parent education, and educational programs. The preliminary findings of the CIR Chicago study and other local qualitative data[8] contributed to efforts by the Illinois Department of Human Services (IDHS) to make adjustments to its programs, including the appointment and training of intake specialists to work with teens in local TANF office throughout Illinois.

Massachusetts has a long-standing commitment to providing services to teen mothers and their children. Prior to the 1996 welfare reform legislation, the state of Massachusetts had established a statewide network of transitional living programs for teen mothers (through age 21) and was investing in child care and support services for teen parents. Among the programs available to teen parents that do not necessarily require TANF eligibility are newborn home visiting, subsidized child care, and comprehensive family support services. Since the 1996 welfare reform legislation, Massachusetts has put teen specialist case managers in each welfare office and provides child care for teen parents attending school.

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8 See Kevin Roy and Glibel Gomez, *Teen Parents and Welfare Reform in Illinois: A Public Policy Report*. Chicago, IL: The Illinois Caucus for Adolescent Health, 1999.

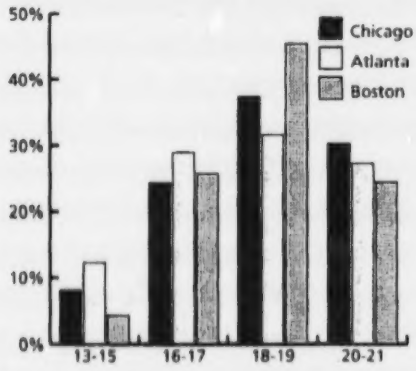
METHODOLOGY

STUDY DESIGN

Working with the local organizations in each city, CIR trained low-income young mothers (12 in Atlanta, 6 in Boston, and 10 in Chicago) to conduct interviews with other young mothers in their communities. They tried to survey equal numbers of young mothers who were and were not receiving TANF assistance. The surveyors were paid for their work, and respondents were given gift certificates to local area supermarkets, restaurants, and retail stores.

While this innovative survey method was very effective in locating teen mothers, it has some limitations. Because the survey was not conducted randomly, it is not representative of all low-income teen mothers. For example, because interviews were often conducted within small communities, the racial/ethnic data reflect the racial composition of those particular communities and are not representative of all teen parents. In addition, although the surveyors were instructed to interview other low-income young mothers, the respondents' income was not assessed. Our assumption that the respondents were low-income themselves is based on the knowledge that the surveyors conducted their interviews among peers in low-income communities and that most of the respondents were either TANF recipients, former TANF recipients, or received other forms of assistance. Therefore, while the overall sample size is significant for a survey of this nature (601 in Chicago, 519 in Atlanta, and 416 in Boston), percentages reported should be considered with some caution. Although this is not a definitive study, CIR does consider the findings and conclusions of the surveys to be informative and sound.

Chart 1
Age of Respondents



The Sample

Age

The respondents ranged in age from 13 to 21, with mean ages in each site around 18 years. The age distribution for all three sites is presented in Chart 1 (previous page). All survey respondents were or had once been teen mothers, including those older respondents who were no longer teens at the time of the survey.[9] The mean age at the birth of the first child was 16.5 years in the Chicago sample, 15.6 years in the Atlanta sample, and 16.9 years in the Boston sample.

Race/Ethnicity

Both the Chicago and Atlanta samples primarily consisted of African-American respondents: 82.6 percent in Chicago and 95.7 percent in Atlanta. In Chicago, Latina respondents comprised 12.7 percent of the sample. The Boston sample was more diverse: 46.0 percent African-American, 28.4 percent Latina, 18.1 percent Caucasian, 3.7 percent bi/multiracial (not specified), 2.0 percent Asian/Pacific Islander, and 2.0 percent "other" (these included several Capeverdean respondents).

Hardships

Respondents were asked whether each of eight hardships (seven in Chicago) had occurred at least once in the previous two years (Table 1). Overall, responses demonstrate the financial need experienced by these teen mothers, regardless of TANF receipt.

Table 1. Percentage of Respondents Experiencing Hardships in the Past Two Years

	CHICAGO	ATLANTA	BOSTON
Electricity/gas was cut off because bill wasn't paid	13.4	18.3	3.4
By the last week in the month, you had no money left for food	16.6	18.8	6.7
You were evicted from the apartment you were living in	5.5	7.4	9.2
You had to borrow money from a relative or friend to pay bills/buy food	15.1	27.5	25.6
You had to go to a payday loan store to get a cash advance to pay bills/buy food	0.2	3.0	1.9
Someone in household could not get needed medical treatment	5.2	5.6	2.4
Your child/children lived with someone else because of the expense	1.3	7.0	1.0
You had no permanent place to live for some period of time	*	9.8	12.3

*Item not included on the Chicago survey.

9 Because of the concern about what happens to teen mothers beyond age 18, these other young mothers were included at each site. In this report, analyses and related discussion and references to "respondents" include 20- and 21-year-olds who gave birth as teenagers, unless otherwise noted.

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KEY FINDINGS

TEEN PARENTS HAVE TROUBLE ACCESSING AND KEEPING TANF BENEFITS

One of the most important findings from these three surveys is that some teen parents appear to be having trouble accessing and keeping TANF benefits for which they may be eligible. The study sought to include an equal number of respondents who were and were not currently receiving TANF. In this section, findings are examined according to these two groups.

Previous Application Experiences of Teens Not Receiving TANF

Many of the respondents who were not receiving TANF at the time of the survey reported having previously applied for assistance. Those respondents who had previously applied were asked about their application experience.[10] There were many more such respondents in Chicago (n=126) than either Atlanta (n=43) or Boston (n=9).

Previous research in Los Angeles County, along with qualitative data in Chicago, had revealed that some teens are being "turned away at the door" — that is, they are told they are ineligible for TANF without being given an application. The survey data, summarized in Chart 2 (next page), corroborate this evidence, as well as provide additional information on teen parents' application experiences. Due to the particularly small number of individuals responding to these items in Boston, only Chicago and Atlanta data are summarized in Chart 2.

As Chart 2 illustrates, a total of 35 percent of the respondents in Chicago and 58 percent of those in Atlanta reported they were either not given an application or not

10 In Chicago, anyone who had applied for any type of assistance (like food stamps or Medicaid) was asked these questions, while in Atlanta and Boston only those individuals who had applied for cash assistance (TANF) completed this part of the survey. In order to compare data, only the responses for those individuals in Chicago who had applied for TANF cash assistance were used. Further, Chicago may have a larger number of respondents partly as a result of revisions made to survey questions prior to replication in Atlanta and Boston, as well as potential system differences across states that need to be explored further.

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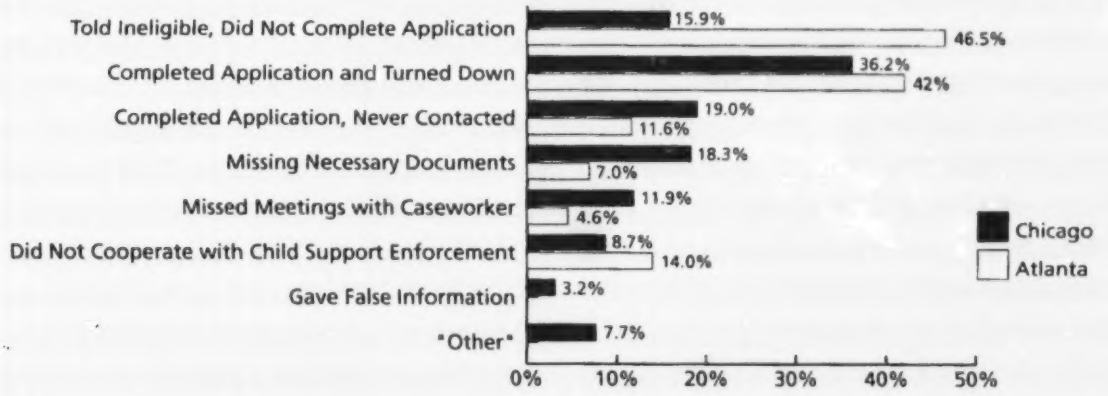
contacted after submitting an application. These numbers are alarming, since every teen parent should have the opportunity to complete an application and have it reviewed.

Chart 2
What Happened When She Tried to Apply?



Note: Respondents could provide more than one response, thus the percentages add up to more than 100 percent. Reasons provided by less than 10 percent of respondents in Atlanta reflect the experiences of fewer than five respondents, and, therefore, percentages should be interpreted with caution.

In both Chicago and Atlanta, a substantial number of applicants (36 percent and 42 percent, respectively) were turned down after completing applications. Between 37 percent and 50 percent of those who completed applications and were subsequently denied TANF were reportedly not eligible due to household income (not shown). However, the remaining applicants were denied for reasons such as poor school attendance, not living with a parent, lacking necessary documents, or being "too young." It appears that some teen parents who do not meet requirements at the time of application are denied assistance without being given a chance to come into compliance. For instance, the reasons given for missing school often included illness and/or lack of child care. If caseworkers further explored such explanations with the applicants, the workers could potentially help them to deal with such barriers and to come into compliance. It is also possible that caseworkers not completely familiar with a state's teen TANF policies incorrectly denied needed benefits to eligible individuals.

The current federal approach to the schooling and living arrangement requirements may have the unintended consequence of "turning away" eligible teen parents who face difficulties in meeting these goals. This turning away appears to be happening both "at the door" (prior to application) and at the time of application. New federal

policy creating a transitional compliance period would more clearly establish that a teen parent who applies for TANF has a period of time in which to comply with school participation and living arrangement rules. Such language would make it clearer that agencies can work with teen parents who need help with schooling/training or living arrangements or who need particular help with paperwork and other steps essential to compliance.

Having Assistance Reduced or Cut Off

In both Chicago and Atlanta, almost 25 percent of teens receiving TANF reported having had their assistance reduced or cut off (Chicago n=76; Atlanta n=69); in Boston, approximately 18 percent of TANF recipients reported this occurrence (n=41).[11]

Respondents identified the reasons for why they had previously lost some or all of their assistance (see Chart 3 on p. 16). A substantial number (23-54 percent) of respondents reported that they lost assistance due to not going to school. Eighteen to 44 percent stated that missing one or more appointments with their caseworker led to a loss of assistance. These two reasons accounted for most of the reductions or terminations in Boston and Atlanta, while many Chicago teens (15 percent) also reported not having provided necessary documentation. As Chart 3 demonstrates, a relatively small proportion of respondents, 8-16 percent, reportedly found employment, which in turn affected their income eligibility and led to a reduction in benefits.

In an effort to better understand the underlying causes of the sanctions, the surveyors asked respondents *why* they sometimes have trouble meeting particular requirements. Among those who said they were not attending school, 91 percent of respondents in Atlanta and 57 percent in Boston cited illness (self and/or child) or lack of child care as the reason.[12] Many gave similar explanations for why they had missed one or more appointments with their caseworker. In Atlanta, for instance, one-third of those who reported that they missed appointments said it was due to illness or child care problems. These explanations point to a need for additional supportive services in meeting program requirements.

Of those teen mothers who reported losing benefits due to not cooperating with child support enforcement, more than one-half reported it was either because the baby's father was already helping financially or because she did not want contact with him. This issue of not wanting contact is important to consider; for example, if she

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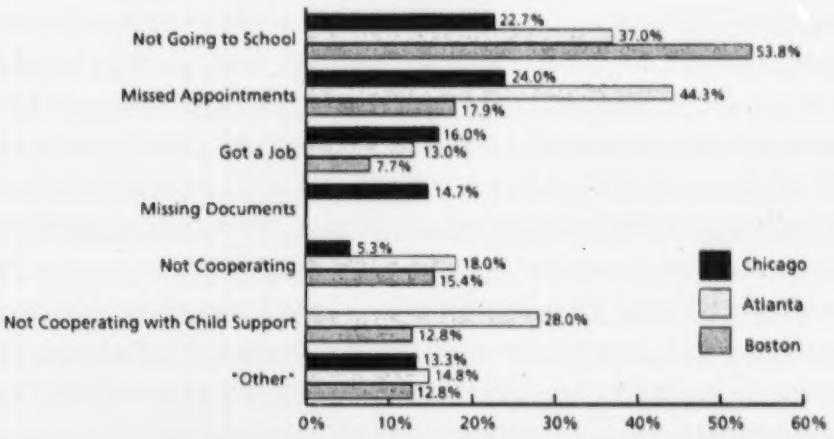
11 These percentages represent the number of teens who had ever had any type of public assistance reduced or cut. In Atlanta and Boston, only those respondents who had cash assistance (TANF) reduced or cut provided information on the reasons for the sanctions (see Chart 3).

12 This information was not available from the Chicago respondents.

Chart 3
Why Teens Receiving TANF Had Their Benefits Reduced or Cut Off



Note: Respondents could check more than one item, thus percentages add up to more than 100 percent.

did not want contact due to a fear of abuse, federal policy requires that she should be exempt from the cooperation requirement. It may be that these teens were not given appropriate information about exemptions.

It is also informative to look at some of the individual responses behind the "other" reasons for having had assistance reduced or cut off, given by 13-15 percent of respondents. For instance, two of these teens reported that they did not meet the living arrangement rule because one or both of her parents were in jail. Ideally, trained caseworkers would be able to work with these teens to retain their assistance. Furthermore, some teens who were on their parents' TANF grant lost benefits for themselves and their children when the parent lost cash assistance. These teens might be eligible to get their own TANF grants.

Teen parents who had previously received TANF benefits gave very similar responses for why they had been "cut off." While 28 percent to 46 percent of these respondents had obtained employment and were no longer eligible due to income, many others stopped receiving TANF assistance due to issues around school attendance or non-cooperation with child support enforcement.

It is important to keep in mind that if a teen mother is expected to meet on-going requirements, such as returning to school once her child is more than 12 weeks old, then she is likely going to require supportive services to do so. Teen parents need age-appropriate guidance in meeting program requirements. Having teen specialists in

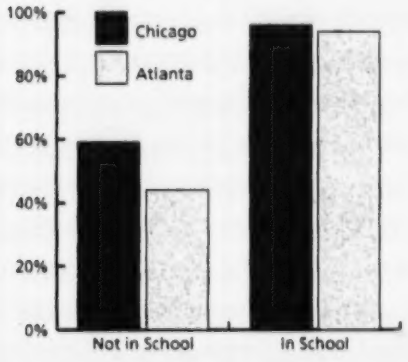
the welfare office, who truly understand adolescent development, the special needs of teen parents, and teen parent-specific TANF policy, might enable more teen parents to not only access assistance but also to retain this assistance.

Many Teen Parents Are Not Staying "On-Track" with School

Federal policy stipulates that custodial, unmarried teen parents under age 18 receiving TANF who have not successfully completed high school or obtained a GED must participate in education or training related to employment. In some states, including the three represented here, efforts are made to support education/training for all teen parents.

The data on educational attainment were similar in Chicago and Atlanta, but the findings in Boston appear to be significantly more positive than in the other two sites.[13] The available data do not allow us to determine exactly why these differences exist — perhaps the history of state programming targeted to teen parents has played a role. In any event, the data from Chicago and Atlanta, which are more comparable, will be examined here in detail.

Chart 4
Minors on Track with Education



One measure of educational success was whether or not a respondent was "on track" — that is, if her educational attainment was consistent with her age.[14] In both Chicago and Atlanta, approximately 23 percent of minor teen parents were *not* in school. A great number of these minors were *not* on track with their education: only 59 percent in Chicago and 44 percent in Atlanta were at the grade-level appropriate for their age (see Chart 4).

Of the roughly 77 percent of minors who were still in school, a much higher percentage were on track: in Atlanta, almost 94 percent of minors in school were on track. In Chicago, 96 percent of minors in school were on track with their education. Not surprisingly, it seems that if minor teen mothers can stay in school after having children, their chances are good for completing their high school education on track, in contrast to those who have dropped out.

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13 For example, in the Boston sample, almost 93 percent of minors were in school. Close to 94 percent of all respondents who were not in school were on track; 92.6 percent of those not in school had graduated or attained a GED.

14 The term "on track" assumes that a 14-year-old should be in eighth grade or higher, a 15-year-old should be in ninth grade or higher, and so on. These rates of being on track may be slightly exaggerated, due to how it was calculated: minors who were not in school but were at appropriate grade level were considered to be on track because we did not assess whether they were only temporarily out of school and planned to return shortly (after the birth of a child, for example) or if they had dropped out of school entirely. Over time, if she did not return to school, a respondent would no longer be on track.

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The data on education are more troubling for the older respondents. In Atlanta, only about half (54 percent) of those not in school (about 71 percent of respondents 18 and older) had a high school diploma or GED. Findings were only slightly better in Chicago: 73 percent (of the roughly 75 percent of respondents 18 and older who were not in school) had completed high school or obtained a GED.

This information is particularly important since the survey data indicate that having a high school diploma or GED is associated with having employment and higher pay — which is consistent with previous research showing higher rates of poverty for welfare leavers without a high school diploma or GED.[15]

In sum, while some young mothers are doing well in terms of their education, too many leave school and do not get their high school diplomas or GEDs, leaving them more likely to be unemployed or employed in low-wage positions. More support for teen mothers (whether minors or not) to complete their high school education would help them become more employable and less likely to need public assistance.

Teens Parents Are Not Accessing Assistance Programs

Since the survey was conducted specifically so that approximately half of the sample would consist of those currently receiving TANF, we do not know what proportion of teen mothers in these communities actually participate in the TANF program. Within each sub-group, however, we can examine what proportions of teen mothers are accessing other forms of public assistance.

Overall, it appears that teens who are receiving TANF assistance are gaining more access to other support programs, such as food stamps and WIC, than other teen parents, despite some differences across sites (see Table 2). It is likely that many of the respondents would be eligible for other assistance programs, even if they were not eligible for TANF. Improved outreach to needy teen parents, regardless of TANF participation, would help ensure that eligible teens were gaining access to medical and child care assistance, food stamps, and the WIC program. A variety of other programs exist in many local communities for which this outreach effort would also be applicable.

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15 Robert Moffitt and Jennifer Roff, *Welfare, Children, and Families: A Three-City Study*. Policy Brief 00-2. Baltimore, MD: Johns Hopkins University, 2000. LaDonna Pavetti and Gregory Acs, *Moving Up, Moving Out, or Going Nowhere? A Study of the Employment Patterns of Young Women*. Washington, DC: The Urban Institute, July 1997.

Table 2. Percentage of Respondents Participating in Public Assistance Programs

	CHICAGO		ATLANTA		BOSTON	
	Not Receiving TANF	Receiving TANF	Not Receiving TANF	Receiving TANF	Not Receiving TANF	Receiving TANF
FOOD STAMPS	*	96.1	44.4	78.1	23.4	36.2
WIC	*	86.3	64.6	71.2	83.7	86.7
MEDICAL CARD	*	99.7	80.0	94.6	93.6	99.6
CHILD CARE	*	44.9	25.3	45.1	11.2	66.3

*Note: This question was not asked of Chicago respondents who were not receiving TANF benefits at the time of the survey.

Respondents were also asked how they paid for medical care (both their own and their children's). In all three sites, significantly more teens receiving TANF indicated that they use "medical cards" (government-financed health care) for both their own and their children's medical care, with those not receiving TANF more often using private insurance or paying cash.

Respondents were asked if they were receiving child care assistance and how they paid for child care. The data in Table 2 show the small numbers of respondents who reported getting child care assistance. Some of those not receiving a subsidy (most of whom were those not receiving TANF) were paying for child care out of pocket, while many others reported they were not paying at all (not shown). Often, the teens who were not paying had family members providing child care for them. It is possible that they would have been eligible to use a child care subsidy to pay a family member for this service.

While teen parents *not* receiving TANF accessed other programs less frequently, some programs appear to be under-utilized across the board. For example, the low rate of food stamp receipt among both TANF recipients and non-recipients is notable. In addition, most low-income teen mothers in this study would likely be eligible for WIC.[16] This under-utilization of programs might be tempered with improved outreach to all low-income teen parents.

There is additional evidence of the need for improved outreach to teen parents who have never applied for TANF assistance. While some of these teens may not have needed (or been eligible for) cash assistance, they may have benefited from some of the other available programs.

16 Although WIC income guidelines vary by state, Illinois, Georgia, and Massachusetts all use 185 percent of the federal poverty level to determine eligibility.

In Chicago, approximately 41 percent of those not receiving TANF reported never having applied for cash assistance. In Boston, this number was 80 percent and in Atlanta it was 56 percent. These respondents were asked why they had not done so; in Chicago, this question was asked in an open-ended format, while in Atlanta and Boston respondents were given a list of several possible reasons.

In all three locations, many of the respondents said they had not applied for TANF because they did not want it or need it, did not want to rely on it, or believed that their household made enough money without it. However, there was also a large number who replied that it was "too much hassle," particularly in Atlanta where 30.5 percent of respondents provided this reason.[17] Some respondents said they didn't apply because they believed they would not qualify. In Chicago, for instance, 12.6 percent said they thought they would not qualify, one-third of whom because they are "too young." Over 20 percent of those reporting in Boston explained that they planned to apply but have not yet done so.

While many of these teen parents reported that they do not need or want cash assistance, about half overall provided other reasons for not applying. With increased outreach efforts, those eligible teens who do not think they would qualify might discover that they do. Educating teen parents about TANF would also help them to navigate the system more easily, which, along with simplifying the application process, would allow those who need and want assistance to access it.

17 For more information on the "hassle factor" and the difficulties that some teen parents face in accessing assistance, see Kevin Roy and Glibel Gomez, *Teen Parents and Welfare Reform in Illinois: A Public Policy Report*. Chicago, IL: The Illinois Caucus for Adolescent Health, 1999.

Conclusions and Recommendations

The 1996 welfare reform legislation set forth new federal policies for minor teen parents, requiring them generally to live in adult-supervised settings and to remain in school/training in order to receive benefits. However, these rules may have inadvertently contributed to a decline in the number of parenting teens (both minors and non-minors) receiving TANF assistance by discouraging eligible teen parents from applying and by making it difficult for potentially eligible teen parents to comply with the new requirements. If the door to TANF benefits is shut to teen parent applicants, then a vital chance is lost to assist them to return to school and/or to stabilize their living arrangements, which would, in turn, improve their long-term prospects for self-sufficiency. While states currently have flexibility in how they meet the needs of these teens, the reauthorization of TANF offers an opportunity for the federal government to signal the importance of engaging teen parents in TANF so they can be helped to meet these requirements and receive needed services.

In order to better meet the needs of low-income teen parents, CIR recommends the federal TANF reauthorization efforts include provisions to:

- Help teen parents meet TANF requirements by providing a transitional compliance period and specially-trained teen specialists to assist with this process;
- Encourage teen parents to participate in education/training by not "starting the TANF time-limit clock" while they are engaged in such activities and by focusing more on the education needs of older teens;
- Increase access to TANF and other assistance programs by requiring state plans to describe outreach efforts to achieve increased access for eligible teen parents; and
- Conduct a federally-funded study of a representative sample of teen parents (both those who are receiving TANF benefits and those who are not) to examine a variety of questions about access and participation in TANF and related assistance programs.

Help Teen Parents Meet TANF Requirements

- Establish a transitional compliance period for teen parents to allow them to fulfill program requirements soon *after* the time of application.
- Require training for teen specialists in local welfare offices who can appropriately administer TANF to teen parent applicants.

It was not unusual for the teen mothers in our samples to be "turned away at the door" and denied the opportunity to apply for TANF, or to be deemed ineligible at the time of application. Our results support the recommendation that a federal transitional compliance provision should be enacted. The 1996 law did not intend that vulnerable minor mothers who needed and wanted help to meet the important goals of school/training or approvable living arrangements would be denied TANF assistance. The goal should be to help teen parents in need meet the TANF requirements. The presumption should be that a needy minor teen parent *should* participate in TANF, and a caseworker should help her overcome her barriers to compliance with the rules. In addition, when a teen parent fills out an application for TANF benefits, she should be informed about her eligibility for other supports that can help set her on the road to economic self-sufficiency (even if she is not TANF-eligible).

Appropriately trained teen specialists can improve access to TANF for teen parents in three ways. First, caseworkers fully familiar with TANF policies specific to teen parents would be more likely to apply such policies appropriately. Second, when teen parents do not meet the eligibility requirements at the time of application, teen specialists can work with them to do so within the transitional compliance period. Finally, teen specialists, who would be trained in adolescent development, would understand that teen parents are different from other TANF applicants and would work with them in an age-appropriate manner.

It is important to note that teen specialists and a transitional compliance period go hand-in-hand. For instance, Illinois and Massachusetts, among other states, employ teen specialists in TANF offices. However, these caseworkers need to have a complementary, supportive federal policy that would encourage them to work with teen parent applicants in order to help them meet program requirements.

Encourage Education as a Goal for Older Teen Parents

- Start the TANF time-limit clock for teen parents when they have completed their education and training activities or when they turn 20, whichever comes first.
- Extend the focus on education/training to include older teen parents.

Currently, under federal policy, states can start the "time clock" on the 60-month lifetime limit of TANF benefits on teen parents when they turn 18. Our data show that teen mothers of all ages are in danger of not completing high school and, as a consequence, are more likely to be unemployed or working in low-paying jobs. There is evidence, both from our data and from previous studies, that completing high school can increase chances for economic self-sufficiency. One way to decrease the possibility that a teen parent will drop out of school and be living in poverty long-term is to support her in her efforts to graduate or obtain a GED. Since having a baby usually disrupts a teen's education, providing education and training support for older teens is critically important.

Increase Access to TANF and Other Forms of Public Assistance

- Increase access to public assistance programs for low-income families with children, including teen-parent families, by requiring state plans to include descriptions of outreach efforts.

Our data indicate that teen parents who do not participate in TANF are less likely to access other assistance programs for which they may be eligible, including food stamps, child care, medical assistance, and WIC. Furthermore, there is extensive evidence from other research[18] that individuals have lost food stamps and medical benefits when they leave TANF; there is no reason to believe that this is not happening to teen parents as well.

States should have in place detailed plans for outreach about the full range of assistance programs available for teen parents. These efforts should inform teen parents about what assistance they might be able to qualify for, as well as what requirements they will need to meet. Combined with having teen specialists available, increased outreach will lead to teens and their children receiving the assistance that will help them to mature into independent adults. States will also need to improve their methods of tracking teen parents receiving assistance, in order to better assess the impact of such outreach efforts. These enhanced outreach efforts will require a commitment of federal and state financial resources to ensure that communities can establish valuable services for disadvantaged teen parents.

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18 See Cynthia Miller, Cindy Redcross, and Christian Henrichson, *Food Stamp Use Among Former Welfare Recipients*. New York: Manpower Demonstration Research Corporation, February 2002; Bowen Garrett and John Holahan, *Welfare Leavers, Medicaid Coverage, and Private Health Insurance*, Number B-13 in the New Federalism: National Survey of America's Families Series. Washington, DC: Urban Institute, March 2000; Marilyn Ellwood and Carol Irvin, *Welfare Leavers and Medicaid Dynamics: Five States in 1995*. Princeton, NJ: Mathematica Policy Research, Inc., July 2000.

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Conduct a Federal Study of Teen Parents

- Congress should require the Secretary of the U.S. Department of Health and Human Services to conduct a study of a representative sample of teen parents (both those who are receiving TANF benefits and those who are not) to examine a variety of questions about access and participation in TANF and related assistance programs.

One of the clearest findings to come from this survey of teen parents in Atlanta, Boston, and Chicago is that we need to know much more about *how* teen parents interact with TANF and other public assistance programs. A number of important questions should be addressed in a federally-sponsored study, including the accuracy of federal and state data on teen parents receiving TANF (both as heads-of-household and "embedded" in larger households), the "teen-friendliness" of TANF application and assessment procedures, the use by teen parents of non-TANF public assistance programs (including child care assistance, food stamps, medical assistance, and WIC), the adequacy of education and training supports for teen parents, and the extent of state outreach efforts to teen parents, among other issues.

If we learn more about how teen parents are faring, we will be able to develop better policies and programs to respond to their needs and those of their children. And more responsive programs will contribute greatly to the goal of helping teen parents become self-sufficient.

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Individual Reports on the Three Sites

Separate reports have been prepared on each of the three sites: Atlanta, Boston, and Chicago. Copies of the Chicago report are available on CIR's website. Copies of the Atlanta and Boston reports will be available in late Spring 2002, either from CIR or the local project partners:

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www.impactresearch.org

Alliance for Young Families
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